



Atty. Dkt. No. 037607-0177

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Williams et al.

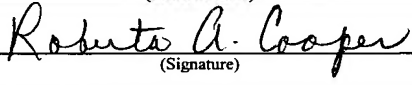
Title: COMPUTERIZED SYSTEMS
AND METHODS FOR
FACILITATING THE FLOW OF
CAPITAL THROUGH THE
HOUSING FINANCE INDUSTRY

Appl. No.: 10/743,484

Filing Date: 12/22/2003

Examiner: To Be Determined

Art Unit: 3624

CERTIFICATE OF EXPRESS MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
EV 505572542 US	08/05/04
(Express Mail Label Number)	(Date of Deposit)
Roberta A. Cooper	
(Printed Name)	
	
(Signature)	

PRELIMINARY AMENDMENT UNDER 37 CFR 1.115

Mail Stop | Amendment |
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Prior to examination of the present Continuing Application, Applicant respectfully requests that the application be amended as follows:

Amendments to the Specification begin on page 2 of this document.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this document.

Remarks/Arguments begin on page 9 of this document.

Please amend the application as follows: